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T-874 P.005/032 F-858  
PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application Number	:	09/506,434	Confirmation No.:	8248
Applicant	:	Ravi Acharya et. al.		
Filed	:	February 18, 2000		
Title	:	System and Method for Electronic Deposit of Third Party Checks By Non-Commercial Banking Customers From Remote Locations		
TC/Art Unit	:	3624		
Examiner:	:	Ella Colbert		
Docket No.	:	47004.000059		
Customer No.	:	21967		

MAIL STOP RCE  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

SUBMISSION PURSUANT TO 37 C.F.R. § 1.114

Sir:

Applicants hereby submit this Submission Pursuant to 37 C.F.R. § 1.114 that is responsive to the Final Rejection mailed on September 22, 2006 ("Final Rejection") and request that the application be re-examined in light of the amendments and remarks made herein.

Amendments to the claims begin on page 2 of this Submission.

Remarks begin on page 14 of this Submission.